

Information to identify the case:

Debtor 1 **Gregory Allen Welty**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3783**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **18-11868-BFK**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gregory Allen Welty

September 4, 2018

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Gregory Allen Welty
 Debtor

Case No. 18-11868-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
 Form ID: 318

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 Total Noticed: 50

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db
 14389264 +Gregory Allen Welty, 3904 Redbird Lane, Woodbridge, VA 22193-1671
 14389266 Allied Account Serv, 422 Bedford Ave, Bellmore, NY 11710-3564
 14389267 +American Collections Ent, PO Box 30096, Alexandria, VA 22310-8096
 14389268 +American Collections Enterpris, PO Box 30096, Alexandria, VA 22310-8096
 14389270 +Association of Alexandria Radi, 4718 Carr Dr., Fredericksburg, VA 22408-2686
 14389271 +Burke & Herbert Bank, PO Box 268, Alexandria, VA 22313-0268
 14389271 +C2 Acquisitions, 850 CONCOURSE PKWY SOUTH, Suite120, Maitland, FL 32751-6145
 14389276 Credit Control Corp, PO Box 120630, Newport News, VA 23612-0630
 14389277 Credit Protection Association, PO Box 9035, Addison, TX 75001-9035
 14389278 +CubeSmart, 6120 Little Ox Rd, Fairfax Station, VA 22039-3611
 14389279 +Fairfax Water Authority, 8570 Executive Park Ave, Fairfax, VA 22031-2218
 14389280 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104-0000
 14389282 Horizons Management, c/o Mark Albanese, 4041 University Drive, Ste 301, Fairfax, VA 22030-3410
 14389283 +Horizons Property Management, 10511 Braddock Rd Ste A, Fairfax, VA 22032-2252
 14389285 INOVA, 2990 Telestar Ct., Falls Church, VA 22042-1207
 14389289 +JW Grodt, 8442 Old Keene Mill Rd, Springfield, VA 22152-2337
 14389287 James Sewart, 4041 University Dr, Suite 301, Fairfax, VA 22030-3410
 14389288 +Jones-Rogers, Inc., 10376 Battleview Parkway, Manassas, VA 20109-2338
 14389290 +King and Nordlinger, 3030 Clarendon Blvd, Arlington, VA 22201-6517
 14389291 +Long and Foster, 14501 George Carter Way, Chantilly, VA 20151-1788
 14389293 #+Mary Prenn, 5120 Woodmere Dr., Aptt 104, Centreville, VA 20120-4355
 14389294 +MidAmerican Bank & Trust, 216 W 2nd St., Dixon, MO 65459-8048
 14389296 +National Credit Adjusters, 327 W 4th Ave, Hutchinson, KS 67501-4842
 14389295 +National Credit Adjusters, PO Box 3023, 327 W 4th St., Hutchinson, KS 67501-4842
 14389298 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 14389299 OAC, PO Box 371100, Milwaukee, WI 53237-2200
 14389300 +Pam Wiggins, 10511-A Braddock Rd, Fairfax, VA 22032-2252
 14389301 +Pam Wiggins, 6112 Fox Run, Fairfax, VA 22030-5949
 14389303 #+Progressive Financial, Attn: Bankruptcy, Po Box 22083, Tempe, AZ 85285-2083
 14389304 +RE/MAX Executives, c/o Sherry Rahnama, 8442 Old Keene Mill Rd, Springfield, VA 22152-2337
 14389305 RE/Max, LLC, PO Box 3907, Englewood, CO 80155-3907
 14389308 +Suburban Credit Corp, 6142 Franconia Rd, Alexandria, VA 22310-2597
 14389309 +TitleMax, 8213 Lee Hwy, Fairfax, VA 22031-2203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: BDFKING Sep 06 2018 06:33:00 Donald F. King, 1775 Wiehle Avenue, Suite 400, Reston, VA 20190-5159
 14389265 E-mail/Text: BANKRUPTCY@INOVA.ORG Sep 06 2018 02:52:18 AMCB, PO Box 37022, Baltimore, MD 21297-3022
 14389263 +Fax: 864-336-7400 Sep 06 2018 05:29:20 AdvanceAmerica, 14260-C Centreville Square, Centreville, VA 20121-2364
 14389269 +EDI: TSYS2.COM Sep 06 2018 06:33:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 14389272 +EDI: CAPITALONE.COM Sep 06 2018 06:33:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 14389273 +EDI: CAPONEAUTO.COM Sep 06 2018 06:33:00 Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14389274 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Sep 06 2018 02:51:45 CashNetUSA, 175 West Jackson, Suite 1000, Chicago, IL 60604-2863
 14389275 +E-mail/Text: CCICollectionsGlobalForms@cox.com Sep 06 2018 02:53:05 Cox, PO Box 1259, Dept 102424, Oaks, PA 19456-1259
 14389281 +E-mail/Text: bankruptcygpl@greatplainslending.com Sep 06 2018 02:52:50 Great Plains Lending, 1050 East 2nd St., Box 500, Edmond, OK 73034-5313
 14389284 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Sep 06 2018 02:52:27 Hunter Warfield, Attention: Bankruptcy, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
 14389286 EDI: IRS.COM Sep 06 2018 06:33:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0000
 14389292 +EDI: RESURGENT.COM Sep 06 2018 06:33:00 LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
 14389297 +E-mail/Text: netcreditbnc@nova.com Sep 06 2018 02:53:19 Net Credit Financial, Po Box 645295, Cincinnati, OH 45264-5295
 14389302 +E-mail/Text: bankruptcygpl@plaingreenloans.com Sep 06 2018 02:52:50 Plain Green Loans, 93 Mack Rd Ste 600, Po Box 270, Box Elder, MT 59521-0270
 14389306 E-mail/Text: courts@scott-pc.com Sep 06 2018 02:53:33 Scott & Associates PC, 1120 Metrocrest Dr., Suite 100, Carrollton, TX 75006-5862
 14389307 EDI: BLUECHIP.COM Sep 06 2018 06:33:00 Spot Loan, P.O. Box 927, Palatine, IL 60078-0927
 14389310 +E-mail/Text: bankruptcydepartment@tsico.com Sep 06 2018 02:53:17 Transworld Systems, Inc, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0422-9

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2018 at the address(es) listed below:

Donald F. King Kingtrustee@ofplaw.com, va50@ecfcbis.com
Jeremy Calvin Huang on behalf of Debtor Gregory Allen Welty jhuang@lawfirmvirginia.com,
efoster@lawfirmvirginia.com
John P. Fitzgerald, III ustpregion04.ax.ecf@usdoj.gov

TOTAL: 3